

EMPOWERMENT OF WOMEN THROUGH NEIGHBOURHOOD GROUPS IN MALAPPURAM DISTRICT OF KERALA

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ABSTRACT

Neighbourhood Group (NHG) popularly known as Kudumbashree Ayalkoottam, is an innovative idea undertaken by Kudumbashree mission of Kerala. Empowerment of women is essential to harness the women labour in the main stream of economic development. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers economic, political, social/cultural, personal and family aspects. Of all these facets of women development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Micro finance is an important means for attaining women empowerment. Micro finance is the provision of thrift, credit and other financial services and products of very small amounts mainly to the poor in rural, semi-urban and urban areas for enabling them to raise their income level and improve their standard of living. It has proven to be an effective and popular measure for women empowerment. This paper examines how far the NHGs contribute to women empowerment and also to understand the problems faced by the members of NHGs.

Keywords: Microfinance, Empowerment, Neighbourhood Groups (NHGs), Kudumbashree, Poverty Eradication.